



10.22.01

GP 36611

PATENT
Express Mail No. EL809718538US
Attorney Docket No. 5125.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

K. Jon Kern et al.

Serial No.: 09/677,401

Filed: 29 September 2000

For: LOYALTY REWARD PROGRAM FOR
REDUCING THE BALANCE OF A
LOAN OBLIGATION

Examiner: _____

Art Unit: 3661

2162
RECEIVED
OCT 30 2001
Technology Center 2100

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

I hereby certify that this Certificate of Mailing by "Express Mail" (37 CFR 1.10), Preliminary Amendment with one page "Version With Markings To Show Changes Made" attached, 51 sheets of formal drawings, and postcard are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: BOX NON-FEE AMENDMENT, Commissioner for Patents, Washington, D.C. 20231, on October 17, 2001.

RECEIVED

OCT 24 2001

GROUP 3600

Jane Halis

(Typed or Printed Name of Person Mailing Correspondence)

Jane Halis

(Signature of Person Mailing Correspondence)

EL809718538US

("Express Mail" Mailing Label Number)